jobberman.com.gh

Benchmark report
2026 edition

Ghana 2026
Tech & Financial Talent Benchmark.

A benchmark of Ghana's Banking, Finance & Insurance and IT & Telecoms talent market: where talent is scarce, what it costs to keep, and where it can be built.

1,008

live job listings analysed in **2026**

jobberman.com.gh/employer

Talent is not just scarce in Ghana's banking and tech sectors.
It is scarce in very specific, very findable places.

Ghana's banking, technology and insurance employers are increasingly drawing on the same narrow pool of specialist talent, and most are hiring without a clear read on where the real scarcity sits. This report triangulates 1,008 live job listings with national labour statistics, regulatory filings, and global benchmarks to answer the three questions every employer is asking: **Where is talent genuinely scarce in Ghana, parallel to the global market? What does it cost to keep it? And where can you develop the specialist skills your business depends on, rather than competing for them?**

20–25

of 1,008 listings named a specialist risk, compliance, cyber or data title; the scarcest roles rarely reach the open market

93% / 7%

Software & Data roles listed under "IT" vs. tagged "Banking"

1 in 4

More than one in four listings already accept a Diploma or HND in place of a degree

<2%

of listings ask for an MBA or MSc; the real constraint is applied, mid-level experience

Four signals inside this report

Scarce specialist talent in risk, compliance, cyber & data

Degree requirements in graduate & entry-level hiring

Banks and fintechs drawing on the same talent pool

Building a realistic upskilling ladder into specialist roles

Spotlight

Insurance

Of 1,008 listings, **only four came from insurers**, all in general IT and systems roles: IT Officer, Internal Audit Assistant (IT / Systems Audit), IT Infrastructure Manager, and Systems Administrator / IT Manager. **None named an actuarial, underwriting, data or cybersecurity title.** Insurers' specialist hiring is either happening off the open market or not yet happening; either way, the sector's digital ambitions are not visible in its job advertising.

1 Scarce specialist talent

The scarcest specialist roles rarely reach the open market

- Only **20–25 of 1,008 listings** name a cybersecurity, risk, compliance or data-science title. Senior specialist roles are often filled through networks and direct search, so job boards show only the visible edge of demand. **Insurers posted none:** their four listings were all general IT and systems roles.
- Where these skills are advertised, they carry a premium: **GHS 3,600–4,800/mo** (USD 306–408) for Software & Data, the only function with real top-end pay.
- But the real pressure is international, not regional: remote employers pay mid-level and senior Software & Data professionals across Accra, Lagos and Nairobi **USD 2,500–5,000+/mo**, and geography no longer protects local employers.

USD figures converted at GHS 11.76 to USD 1 (Bank of Ghana, 12 October 2026). Remote pay range: kazinest.co.ke and betternship.com salary guides, 2026.

Role type	Titles found
Risk / Compliance	≈10
Data Analytics / Science	≈8
Cybersecurity	2

Table 1 (condensed). Source: Jobberman Ghana listings, 2026.

Insurer listings	Function
IT Officer	General IT
Internal Audit Assistant (IT / Systems Audit)	Systems audit
IT Infrastructure Manager	Infrastructure
Systems Administrator / IT Manager	Systems admin

Table 1b. All four listings posted by insurers (of 1,008); none names an actuarial, underwriting, data or cybersecurity title. Source: Jobberman Ghana BI, 2026.

Strategic implication

Treat risk, compliance, cybersecurity and data roles as premium hires: source them before they reach the open market, and benchmark their pay against remote international offers, not only local competitors.

2 Graduate pipelines and sourcing

Degree requirements exceed what roles demand

- **56%** of listings require a Bachelor's degree, but **over a quarter** already accept a Diploma or HND.
- Under **2%** ask for an MBA or MSc. The real constraint is applied, mid-level experience, not higher credentials.
- **Engineering & Technology** has the lowest applicant competition of any function (**39.5 applications/listing**), a credible on-ramp toward Software & Data.

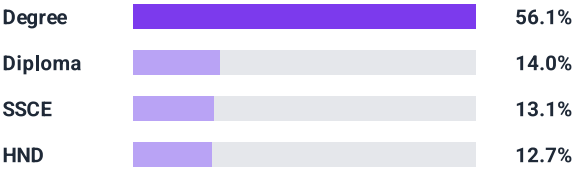


Table 2 (condensed). Minimum education required. Source: Jobberman Ghana, 2026.

Strategic implication

Treat diploma- and HND-plus-applied-skills pathways as a legitimate route into finance and tech careers.

3 Fintech competition

Banks and fintechs are beginning to compete for the same talent

- Fintech transaction value grew **+50.8% YoY** to **GH₵4.54 trillion** in 2025 (Bank of Ghana), with **63 licensed entities** now drawing on the same technical talent pool as banks.
- **93%** of Software & Data listings sit under "IT & Telecoms" and only **7%** under "Banking, Finance & Insurance", which suggests category tags understate how much tech hiring finance is doing.
- Several finance-sector employers, including lenders and payment providers, posted technical roles under general IT listings, consistent with this pattern.

93%
Tagged "IT & Telecoms"

7%
Tagged "Banking, Finance & Insurance"

Share of Software & Data listings by category tag. Source: Jobberman Ghana listings, 2026.

Strategic implication	**Banks and fintechs are beginning to compete for the same talent pool: an emerging signal worth watching, not yet a confirmed trend.**

4 Careers and upskilling

A realistic upskilling ladder exists, if employers build it deliberately

- The clearest upskilling path runs from **Engineering & Technology** and **Sales** into **Software & Data**, the only function with genuine premium pay.
- Over a quarter of listings already accept a Diploma or HND, so employers can build specialist capability through applied upskilling rather than waiting for extra credentials.
- Specialist roles in risk, compliance, cybersecurity and data remain limited today but carry a real global scarcity premium, which makes them the roles most worth growing internally.

Function	Apps / listing
Engineering & Technology	39.5
Software & Data	59.9

Table 5 (condensed). Source: Jobberman Ghana, 2026.

Strategic implication	**Build visible, realistic ladders: sub-degree entry, applied upskilling, a clear route to premium specialist roles.**

+50.8%

Growth in Ghana's fintech transaction value in 2025, to GH₵4.54 trillion across 63 licensed entities, all drawing on the same technical talent as banks. Source: Bank of Ghana.

Key takeaways for your **2027 talent strategy**

1. The scarcity narrative is accurate but more precise than a general "technology talent shortage": it concentrates in compliance, risk, cybersecurity and data roles, and the scarcest of these rarely reach the open market.
2. Compensation for scarce digital skills in Ghana sits materially below what remote international employers pay, a retention risk your organisation can address ahead of competitors.
3. Entry into these careers does not require a four-year degree; applied, sub-degree pathways are already accepted by employers.
4. Finance and fintech are beginning to compete for the same talent pool: an emerging, evidence-based signal worth monitoring closely.
5. Insurance is the least visible market of all: insurers posted four of the 1,008 listings, none for a specialist role, so their specialist hiring is happening off the open market, or not yet at all.

Built from a live view of this market

This benchmark exists because Jobberman Ghana sits inside the market it describes: 1,008 live listings, real application behaviour, and salary data drawn directly from employers hiring across Banking, Finance & Insurance and IT & Telecoms today. That same reach is what closes the gaps this report identifies.

Direct access to specialist candidates in risk, compliance, cybersecurity and data, before they reach the open market.

A ready pipeline of diploma- and HND-qualified, applied-skills candidates for roles a degree-only filter screens out.

Sector specialists who track how banks and fintechs compete for talent, so your roles are positioned to win it.

Talk to our sector specialists

Book a complimentary 20-minute Banking, Finance, Insurance & Telecoms hiring consultation to map your talent need against this benchmark.

jobberman.com.gh/employer

IT & Telecoms sector lead
Abdul Aziz Jamal

Phone / WhatsApp
+233 233 044 635

Regional office
Apex Square, 1st Floor, No. 6, N1 Motorway, South Dzorwulu, Accra

About this report: This benchmark applies a three-tier data triangulation framework: official national statistics for macro context, industry association reports for sector growth visibility, and Jobberman Ghana's internal Business Intelligence data for ground-truth labour costs and recruitment trends. Findings are drawn from a point-in-time snapshot of 1,008 job listings across Ghana's Banking, Finance & Insurance and IT & Telecoms sectors in 2026. Insurance listings are included within the Banking, Finance & Insurance category; an insurance spotlight appears on page 2. Sources include the Bank of Ghana, CSA Ghana, Ministry of Communications, Ghana Statistical Service, NIC, NCA, World Economic Forum, Talent PEO Africa, Gem, SHRM, Claveprep, ALU, CGD, the World Bank, and Jobberman Ghana's internal listings and applications data.

Our Clients

expressPay · Ecobank The Pan African Bank · Sanlam | Allianz

Scan for other reports

© 2026 Jobberman Ghana. Ghana 2026 Tech & Financial Talent Benchmark Report